

# LAMBDA

Laurentian's Student Newspaper, Sudbury, Ontario, Vol 21, No 3, Sept. 22, 1982



Banks refuse to cut OSAP cake...  
Loans Denied!



## From the Editor's Pen

by C. Gaunt

It's really rather incredible, if you think about it. Banks are refusing to negotiate student loans, and not very many people seem to be too upset about it.

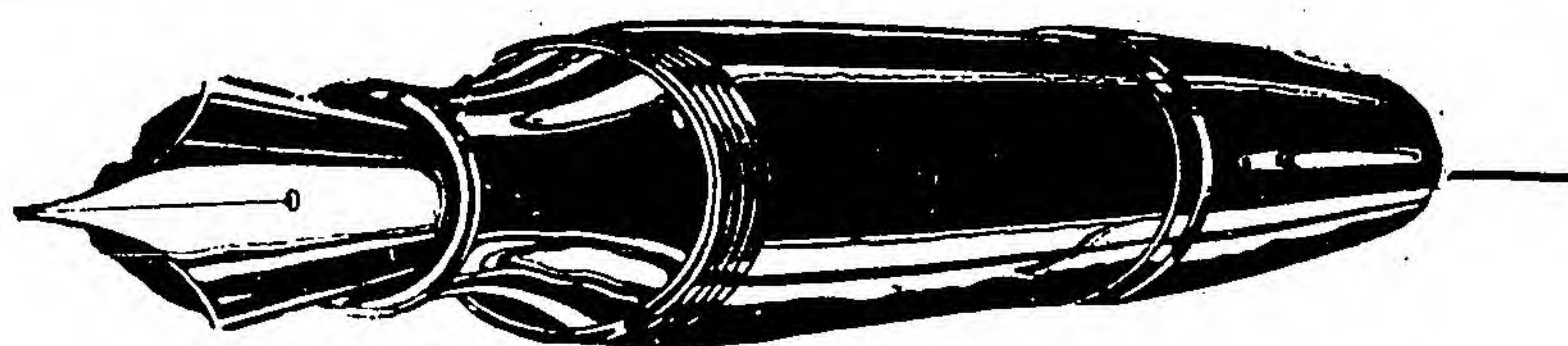
If students can't get government guaranteed loans, there must be something wrong with the system. The whole philosophy behind grants and loans is to make post-secondary education accessible.

When this no longer stands true, and banks are not accepting the government as guarantors for the loans; when students are being asked to bring their parents in to sign for loans; when loans are not being given and students are having to not go to university or college because of it, I have to question the validity of the system.

All of the institutions would probably say that they are committed to accessibility and the value of post-secondary education to all those seeking it.

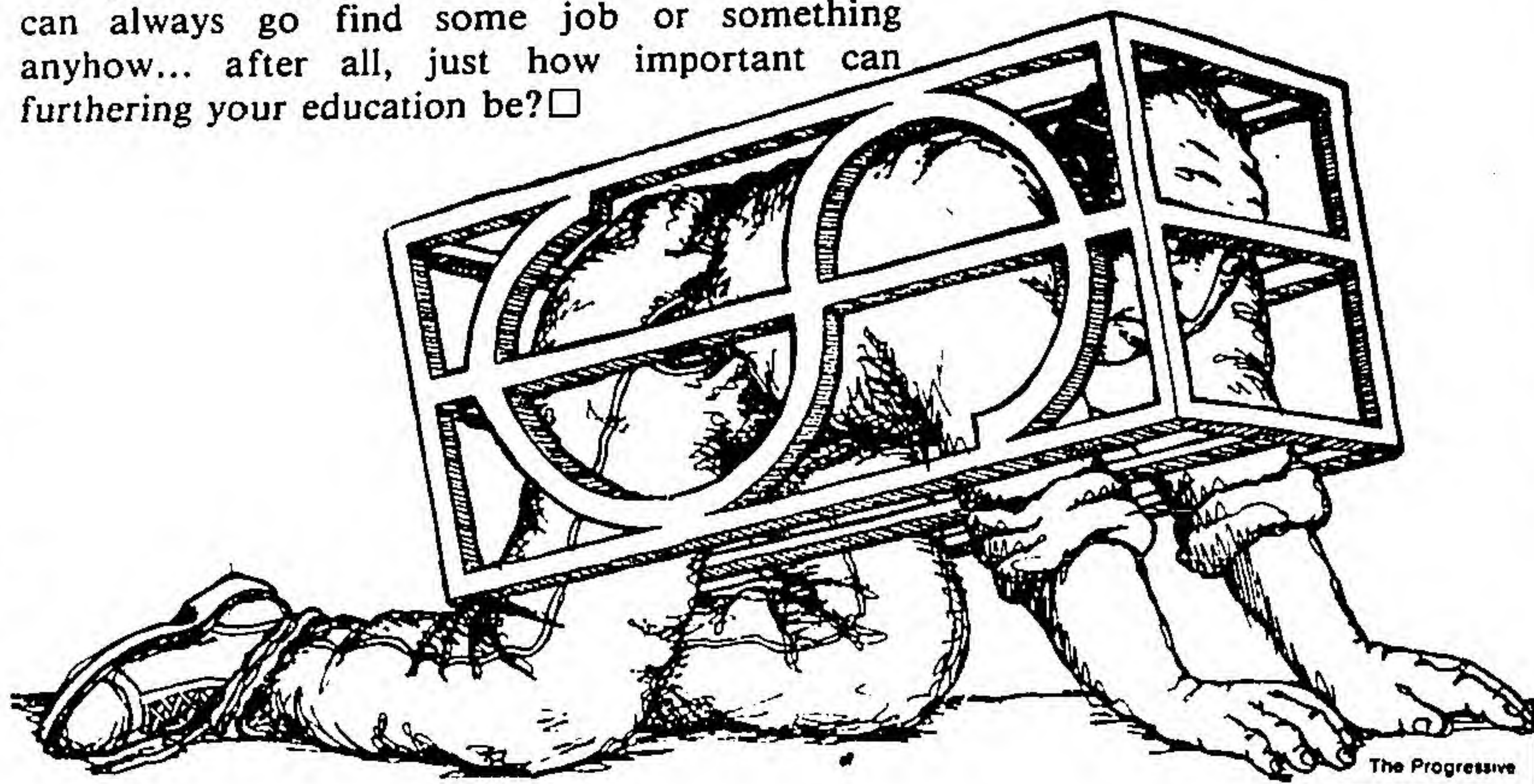
Why then are they not willing to work to see that these ideals are kept?

It comes to mind that, yes, loans are a power bargaining tool for the banks to use to get their increased interest rates.



But isn't it a little unethical to use students as pawns in political games. Perhaps it just happens too often, and this example will go the way of other issues and get lost in the shuffle.

I guess the students who didn't get their loans can always go find some job or something anyhow... after all, just how important can furthering your education be? □



## First Impressions of Laurentian

### Student Writes In

Welcome to Laurentian, the educational bastion of the north. Kind of reminds you of the old fur trading posts where the post was the centre of culture and commerce for a whole area that was otherwise sparsely populated. The university promotes general education but some areas such as the Phys-Ed, SPAD, French Language and Translation have become well known and respected. Even the setting is quite beautiful among the trees and lakes and some of us (northerners at least) find the whole atmosphere quite attractive.

Well here we are world. We've got our acceptance, have moved into residence or an apartment and are now set for a full year of fun, education, growing, learning or whatever we're after. So off we go to REGISTRATION. Wait what time do we go? Better check the old registration schedule. Right! Now, that doesn't matter. Everybody says you can go any old time anyways and besides there is three days for everyone anyhow.

So off we go, pick up our registration forms fill out our courses and head off to get

them signed. Wow, what are they giving away free around here that the line ups are so long. Well we will have to wait anyways. 10:00, 10:30, 11:00, 11:30, 12:00 still didn't get to the front. What they're closing for lunch \*!/\*!/\*bitch. Well better come back at 1:00. 1:00, 1:30, 2:00, 2:30 yahoo got them signed. Off to OSAP, and then that's it.

Well it is another 2 hours in the OSAP line and 3 1/2 more hours in the treasurers line.

What a farce. Somehow at this point your first impression of Laurentian University has

probably changed somewhat. Like, if this is the way the University runs its courses, boy are we in trouble.

Seriously I was appalled at the way the administration has SET UP and RUN this event. In talking with others this process appears to have been handled much the same way in the past. The lack of planning and thought that went into this event is more indicative of a public school set up than a university. After having waited 8 or more hours to get through registration I feel we, the students, deserve an apology.

Not wanting to just condemn

and complain, here are some ideas for the First Day. Not having been there the next two days, I can't comment on them.

How about making 9-12 for 3rd & 4th & Grad students ONLY - How about making leaving 6-9 for part-time and any other 2nd, 3rd, 4th or grad students who couldn't make it earlier - How about having more profs on hand to handle students, especially in the larger departments.

How About It Administration?

What Do You Think?

J. K. Weglo

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## Students General Association -

### Vice President Responds for CFS

To the Editor

I am writing you this letter with regards to your article of Sept. 15, 1982. I was at the Charlottetown conference of the Canadian Federation of Students as a delegate representing Laurentian students. I feel that CUP's article last week was not as complete as it might have been so I will try to explain the situation from the way I saw it. In the past the federal government has been active in financing Post Secondary Education in Canada through transfer payments (EPF) to the provinces. Also OSAP, which many people do not realize, includes a portion of the Canadian Student Loan Program which is funded by the Feds. Over the

past year or so the federal government has become a 'little upset' at the lack of first of all control of how their money is spent by the Provinces and secondly the public recognition of their investment in PSE. To the average student all that I have stated is just 'politics' and I agree, but this situation can also be quite beneficial for positive changes which are seriously needed.

The federal government thus decided that what they want is to fund a Canada-wide student assistance program with the grant first concept (Ontario is the only province that already has this). Now the big question gets asked How is the Canadian Federation of Students which

represents approximately a half a million of students across Canada going to respond to what the Federal government is going to do? This believe me is not an easy question to answer, especially in one week which was the length of the conference in P.E.I.

Delegates had before them two proposed student aid programs which were completely different. Each one had many great qualities. The Saskatchewan Delegates had before them two proposed student aid programs which were completely different. Each one had many great qualities. The Saskatchewan proposal (50-50 grant/loan) offered a very good method of analyzing true parental contri-

bution but did not have, to me anyway, a good method of analyzing the cost of living for a student. The other proposal called the (NUS) *In Pursuit of Equality* (grant not loan) looked at the student aid from a different angle. Its main objective was that of accessibility, that is, post secondary education for people with academic qualification and not financial qualification. Clearly the cost of education is a deterrent for most people from lower socioeconomic backgrounds (this has been the findings of many studies - the most recent one was the *Anisef* study which was released in July 1982 by the Ontario Government). As you can see without even reading the

two proposals they are very different with different goals and different methods of achieving their goals.

At the conference it was decided that the Saskatchewan proposal would be accepted and that a committee would be struck and study each proposal and report back at the fall conference in Victoria as to their recommendation (this was agreeable to both originators of the two proposals). In the mean time I have and will continue to study myself the two proposals so that I can best represent Laurentian students needs with regards to student aid.

Sincerely,

Joan Buchanan

Vice-President External



## Grab It! Bag Not All It Seems

After returning from Laurentian bookstore yesterday with my quota of books for the year, I was shocked at the contents of the campus 'Grab It' bag — an envelope containing coupons, sweepstakes entry forms, etc... which is given annually to each book-purchasing student at Laurentian University.

Inside this flashy coupon-containing envelope I found three business reply mail envelopes advertising the availability of credit cards to university students.

One folder-envelope stated: "...opportunity to apply for any of these major cards," and designed specifically for "university and college graduates." Displayed below a picture of the eight cards available in this particular add along with complete application forms attached.

Another similar folder enclosed in the envelope included an ad from one of our larger local department stores, again with familiar caption on front with complete application form and business reply mail, pictures of what these cards could buy: stereo equipment, ski equipment, watches, hair-dryers, grooming cosmetics

(student mentality) to name some, and to top it off "a special pen set for the he or she purchasing the card.

A third folder offered a gas card with a personal letter of invitation to buy the card along with a description of entitlements and benefits.

Needless to say, these buy now, pay later schemes are the quickest path to financial ruin since one main reason these cards are purchased is to allow a person who can't afford it now to pay it later — with interest (premium) of course. More often than not the purchaser cannot afford to pay now and with our troubled economy, if you have little or no money now, how the heck will you pay later?

Students! Don't be trapped. Many of us don't even know how we're going to pay our tuitions, books, clothes, and spending money and oh, forgetting to mention you residential buffs out there — resident fees for you too. With these burdens already on our shoulders, why add on another? When you have the cash, then buy it and you'll be glad you did. □

Name Withheld

## CFS Calls Conference at LU

by C. Gaunt

Laurentian University Students' General Association is playing host to the Canadian Federation of Students — Ontario (CFS-O) this week as delegates arrive for a tri-yearly conference.

Joan Buchanan, VP External for the SGA, and also part of the CFS-O executive predicts a successful week.

"We'll be having workshops all week on issues concerning

students. Accessibility and the Bank issue will be emphasized."

The SGA will discuss its membership in CFS and according to Buchanan should be becoming prospective members at the next council meeting.

CFS-O is an association of Universities, colleges, and poly-technical institutes from across Ontario.

Students are welcome to attend workshops, and can get further information at the SGA office, G-9 Student Street. □

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# Accessibility: Report Says Ontario Not Committed To It

OTTAWA [CUP]—A little publicized report on accessibility to post-secondary education in Ontario has seriously questioned that government's proclaimed commitment to university accessibility.

York University professor Paul Anisef says in his ministry of education commissioned report that the Conservative government insists that student assistance programs will make post-secondary education accessible while admitting that money may not be the biggest barrier.

"One can question why policy makers, having identified the importance of factors other than money, did not develop educational strategies to reduce social, cultural and geographic barriers to accessibility," Anisef says in his report.

The lack of such comprehensive policies throws the provincial government's commitment to equality of opportunity in post-secondary education into doubt, says the report.

Anisef wrote that secondary institutions, particularly

universities, are dominated by middle class men while working class children and women are disadvantaged groups. They are less likely to entertain the idea of a university education."

"The provision of grants, loans, and scholarships to disadvantaged groups of students rapidly (becomes) the short-run, apparently easy solution for ameliorating inequalities in educational opportunities."

The report further states that changing the underlying sources of these inequalities is a more complex and difficult task.

The report's main recommendations include government funded "headstart" programs to help poor children at the pre-kindergarten levels and summer learning programs for economically disadvantaged elementary school children.

Some student leaders charge that the Ontario government has deliberately downplayed the report. Although the report was ready last March, it was not released until July, no press conference was held to announce it and it is now "out of print".

Guy Wright, the Canadian Federation of Students-Ontario executive officer, said CFS-O obtained a copy of the report from Anisef himself.

Wright said the biggest problem with the report is getting the education ministry to respond

to it.

Bette Stephenson, provincial minister of colleges and universities has made no announcements about the report. She continues to insist that the Ontario Student Assistance Plan allows any resident to attend a post-secondary institution.

"It's quite clear that accessibility should be a constant concern of the ministry but we don't see that, particularly considering the way the report has been handled," said Wright.

"Nobody likes to hear that universities are elitist institutions," said Catherine Glen, a Carleton University Students' Association executive. "The Tory government claims it has been committed to an accessible high quality education and it's a farce." □

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## King Crimson Reigns Again

by Sven

A question considered by those who have followed the music scene, especially in Britain, is, how credible is the dinosaur ban. Asia, a revival of the debris remaining from groups like Yes and ELP, is bent upon ultimate (i.e. financial) success and has made compromises in integrity to achieve that goal. Another revival, of sorts, is King Crimson, a band that retired in the mid-seventies and was ostensibly reformed in 1981.

King Crimson's most recent album, *Beat*, is a follow-up to *Discipline* which was released a year ago. Robert Fripp has managed to retain the same musicians for both albums: Adrian Belew, Tony Levin, and Bill Bruford. Originally Fripp — the man responsible for King Crimson — intended to call the band he was forming at the time *Discipline*, but the rewards were to be greater should the long-gone name of King Crimson be used instead. Bruford is the only other member to have played with King Crimson before, and, indeed, only he and Fripp are British.

*Beat* has nothing new, nothing that has not already been rehashed on *Discipline*, which in turn contains no new ideas since Fripp's *League of Gentlemen*. In fact, *Beat* sounds so much like *Discipline* that it is easy to imagine that the material for both albums were written during the same period. On the other hand, despite its lack of originality, *Beat* does have its moments and does rouse some interest. Belew's lyrics are sporadic, almost to the point of being disruptive, yet they work quite agreeably with the music. His guitar work fits in well with Fripp's while Levin's performance with the Chapman stick is memorable, especially on "Neurotica". "Sartori in Tangier" remains the best piece on the album with "Two Hands" deserving some attention.

King Crimson, like Asia, is a resurrection but with an old and tried name. Unlike Asia, however, Fripp and King Crimson do not aspire to sell albums to every one twelve years and older, but only to those who have heard of King Crimson before 1981.

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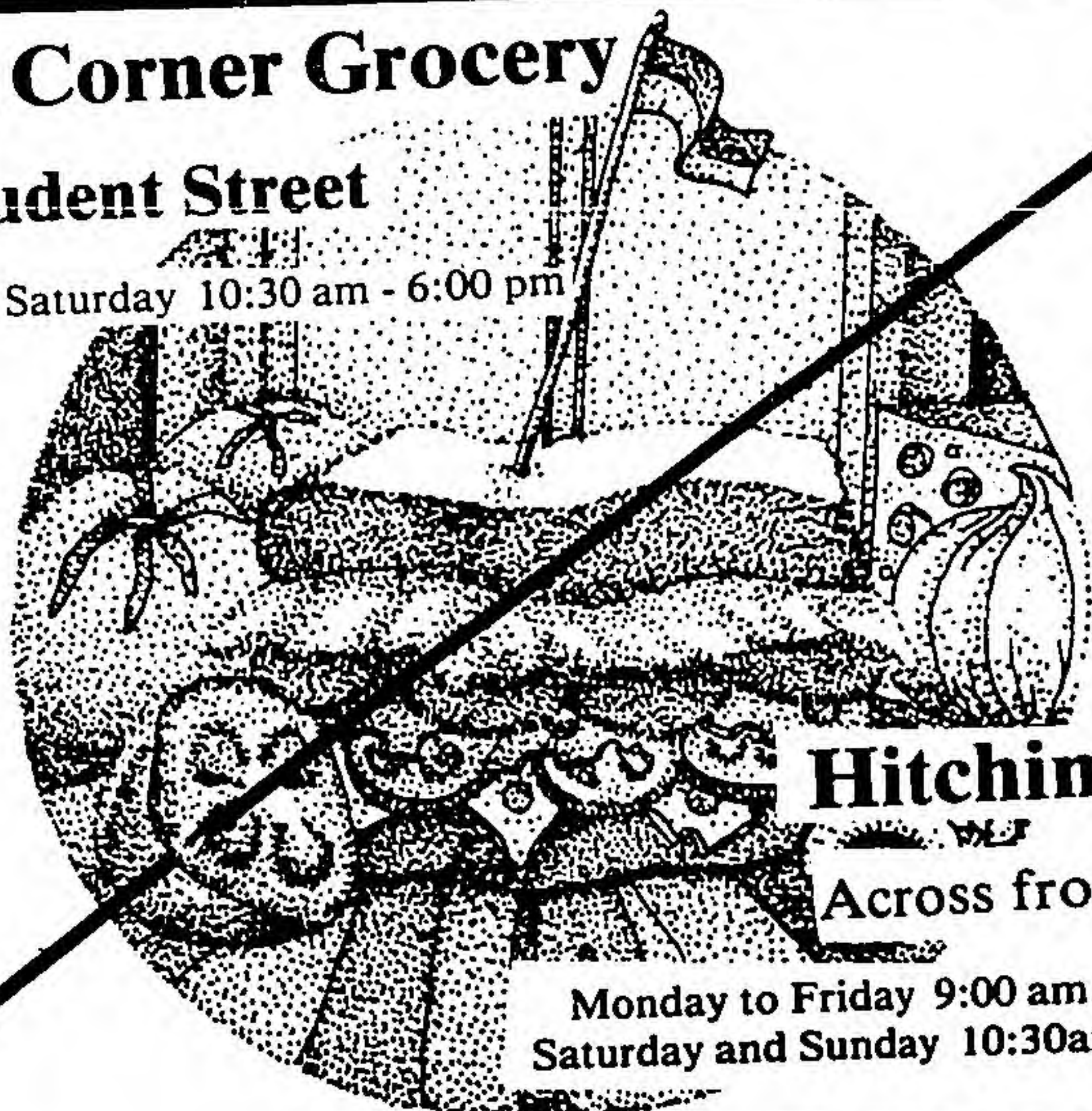
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  - 2) You Should Hear How She Talks About You — Melissa Manchester (9 w)
  - 3) Jack and Diane — John Cougar (8 w)
  - 4) Eye In the Sky — Allen Parsons Project (9 w)
  - 5) Abracadabra — Steve Miller (13 w)
  - 6) Who Can It Be Now — Men at Work (7 w)
  - 7) Blue Eyes — Elton John (8 w)
  - 8) Only Time Will Tell — Asia (6 w)
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## One Love Headlines Great Hall.. Reggae At Laurentian

by Tom

Laurentian University experienced a brief respite for the onset of winter last night as the tropical strains of reggae band One Love wafted through the Great Hall. Actually, the warm breeze of calypso rhythms originated slightly north of the West Indies at One Love's base in Toronto.

Regardless of how exotic a sound the SGA imported for the Reggae Dance, wide range of exotic motions was in evidence at the Great Hall Friday night. Everybody within earshot of One Love was seized with an impulse to Limbo, ooze, shimmy, strut, and do every-

thing from a hustle to a fertility rite.

This is as One Love leader Tony (Teego) Campbell would have it: "Our music is for dancing as well as meditation and spiritual nutrition."

One Love found itself far away from the third world audiences whose consciousness, Campbell said, his band had a duty to raise. "We want to use the spiritual richness of reggae to show people that there is more to life than warfare, oppression, and despair."

"Through meditation, love and prayer man can endure and overcome the obstacles to enjoyment of life in its full-

ness," Campbell said. Campbell echoed the doctrines of Rastafarianism which nurtured the emergence of reggae.

One Love bass player, Charles Sinclair, described the group's music as "primarily spiritual, not religious. It's based on Rastafarianism, but you don't have to know about Rastafarianism to appreciate it."

Sinclair, a Jamaican who grew up in New York City, contributes to One Love a background in funk and rhythm and blues as well as calypso which he began playing on a homemade guitar as a child in

Jamaica. Sinclair came to Toronto with the band Inner Flame but formed a band on his own called 6Love which recorded with Natural Jamm Studios. As the leader of 6Love, Sinclair approached Campbell (then a studio musician for Natural Jamm) about forming One Love.

Campbell, a veteran of Toronto's first reggae band, The Isahan People, brought a knowledge of funk-rock (acquired while touring Europe and Africa with the band Erasmus Chorum) into the union.

One Love has played with

world-renowned band Third World and opened the show at its sold out Toronto Massey Hall debut.

In addition, One Love has played several encores at the Horseshoe Tavern in Toronto. Another Toronto gig was an appearance with Truths and Rights in Studio 167.

One Love has recently recorded a single entitled "Love is Now Beginning". It joins One Love's LP triumph "One Love".

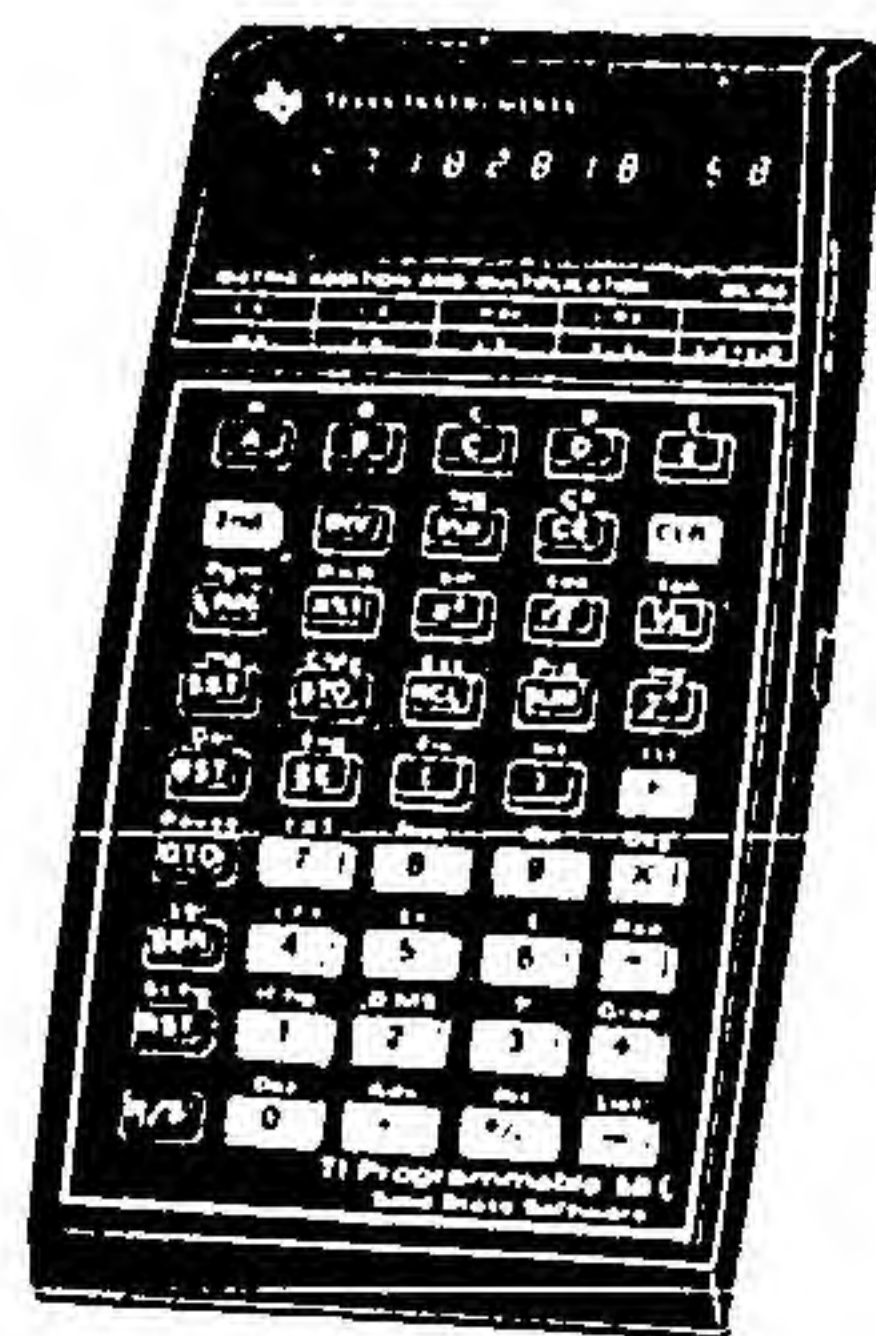
One Love received the Canadian Black Music Awards nomination for the best reggae LP of 1981. □

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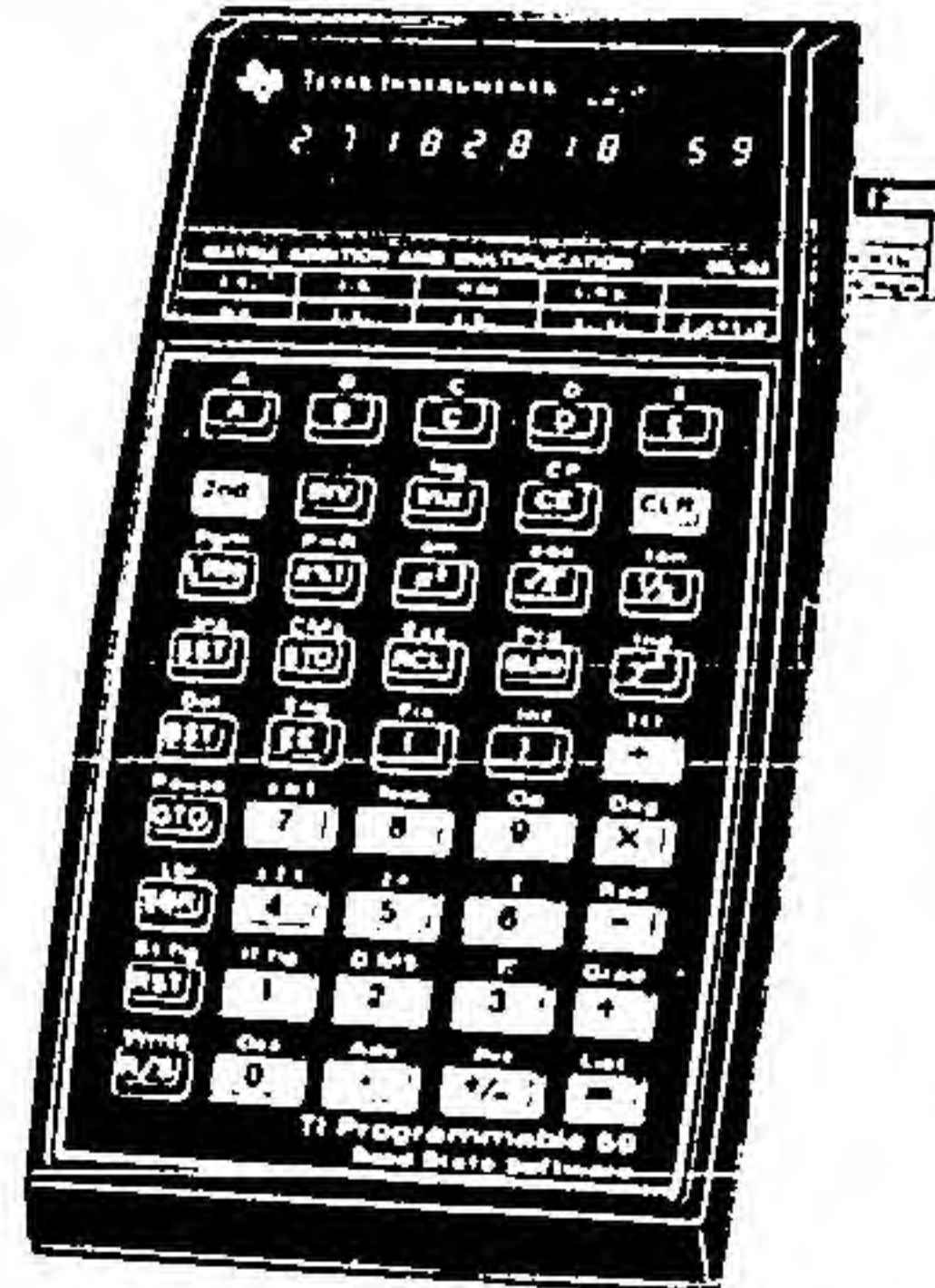
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# Support the Vees This Year - Potentially Could Make the Finals Again

by Dave Russell

When talking with Greg Zorbas, coach of the Laurentian Soccer Voyageurs, one realizes just how knowledgeable the man is. Our meeting was intended to discuss solely the present-day Vees who will soon begin their formidable task of defending an OUAA championship title.

However, we covered many soccer-related topics including the recent World-cup, violence, coaching, professional support and recruiting, just to name a few.

Zorbas is an accomplished man and in the twelve years he has coached at Laurentian, he has amassed an incredible 112-25-17 record.

Last year, he coached the team to a semi-final berth at the national championships which earned him the honour of being named as coach of the national all-star team.

He is actively involved in the high school soccer and his dedication and love for the sport can't help but increase the teams chances of retaining their provincial title.

As stated before, the intention of our meeting was to discuss this year's edition of the Soccer Vees. There are ten players from last year's team who will be returning this year including Keith Bridge, Barry

Hackett and Peter Pinheiro, who, like their coach, were also named to the national all-star team.



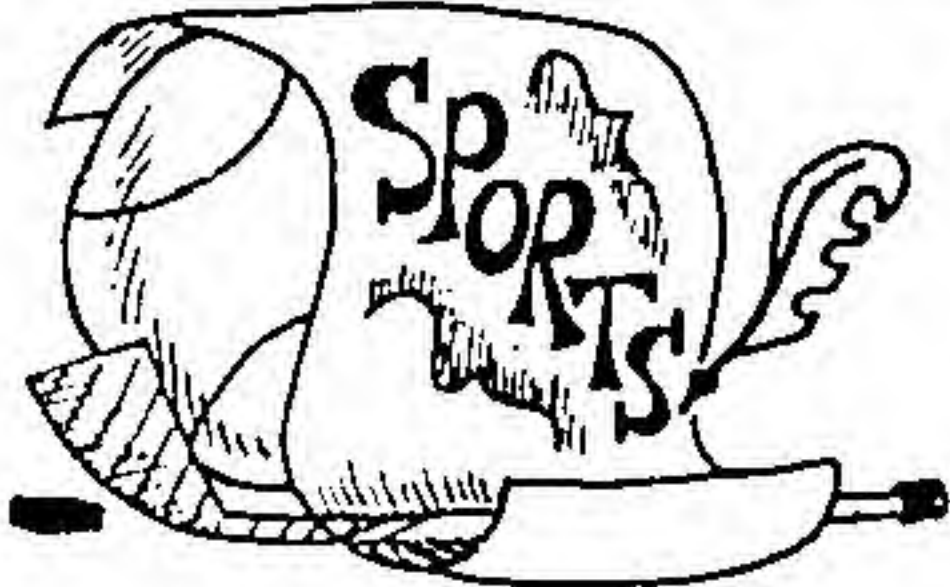
Along with provincial all-stars Lane McAdam and Craymer Forth, and newcomer Bertrand Coudray, the team will rely more on depth rather than the hustle and spirit of last year.

In fact, depth is the key word for this year's Vees because extensive travelling and a somewhat unfavourable schedule could hurt the team in the latter part of the season.

For, unlike other teams who play on Wednesdays and Saturdays, the Vees play their game on consecutive days. This did not seem to hurt the team last year, but competition has improved immensely making the league a lot tougher.

Therefore, the Vees would greatly appreciate your support. Their first two games were played last weekend at Waterloo and Brock, but they will return home to face Western and Guelph on the 25th and 26th of September. Both games will kick-off at 1:00 p.m. and hope to attract a large crowd.

Last year's final home game drew more than 1000 fans and this year the team hopes to finish first in their division, thus bringing the championship play-offs back to Sudbury. Hope to see you on the 25th at 1:00 p.m. □



## Vees pick up where they left off

by Dave Russell

Laurentian Soccer Vees successfully opened their 1982 campaign with a 2-0 win over Waterloo last Saturday.

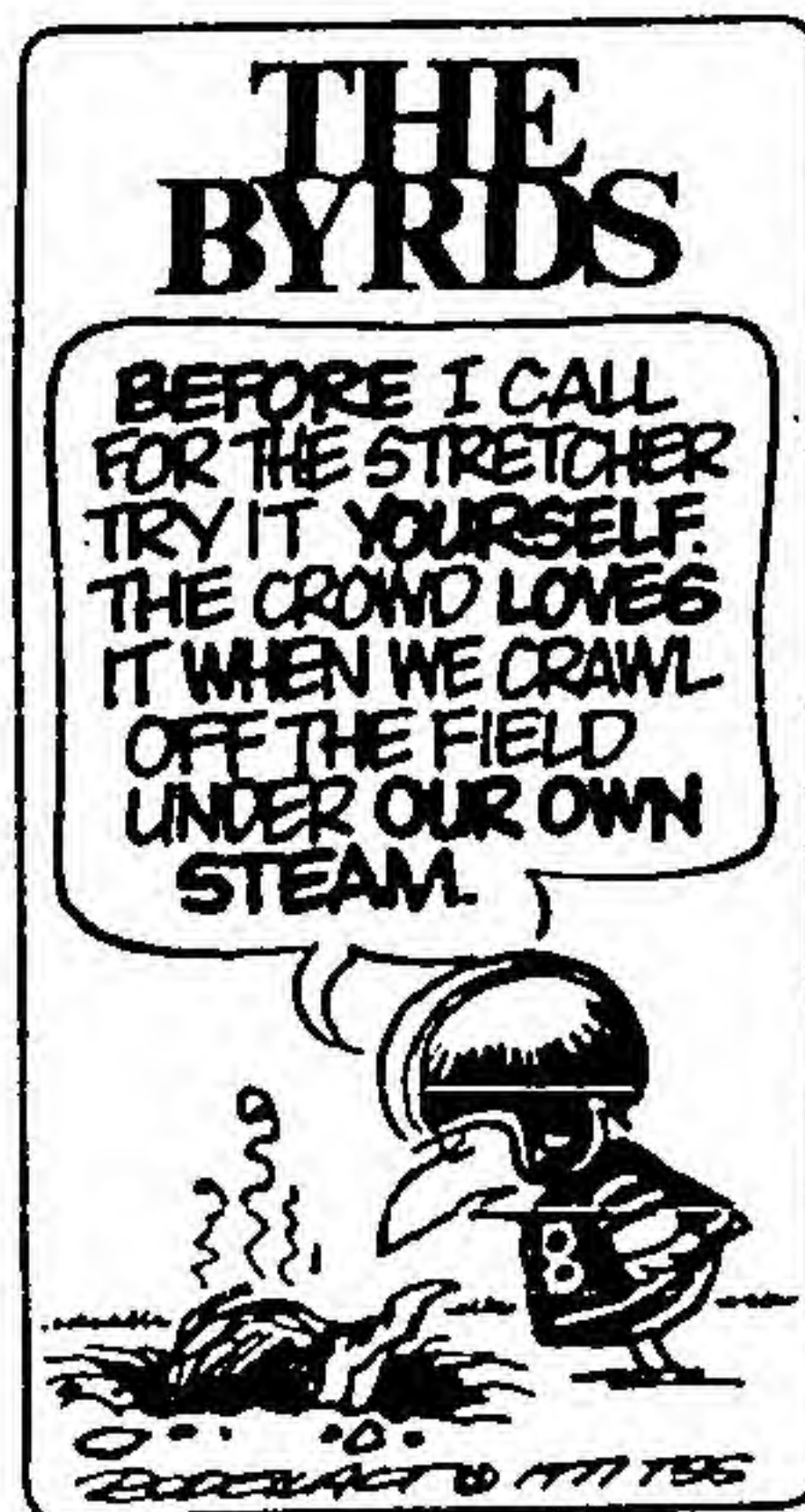
The first half was quite defensive and as a result, it ended in a scoreless tie.

However, Waterloo could not contain last year's OUAA top scorer in the second-half. Martin Wigstol did something he repeatedly did last year, and that was giving the Vees a lead late in the half.

Fred Juett, a newcomer to the Vees collected his first goal of the season and insured Laurentian of a victory.

It was a gratifying win for the Vees because the match was a replay of last year's OUAA final, and proved that once

again, the Vees is the team to beat.



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Soccer

**THIS WEEK'S GAMES**

SAT. SEPT. 25 WESTERN AT LAURENTIAN  
1:00 P.M.

SUN. SEPT. 26 GUELPH AT LAURENTIAN  
1:00P.M.



## Banks Say No To Loans

by C. Gaunt

"Students are being bounced around from bank to bank" said Joan Buchanan, Vice President External of the Students' General Association, with regards to the present situation facing students who are eligible to receive OSAP loans.

Sudbury area branches of the Royal Bank, the Canadian Imperial Bank of Commerce, the Toronto Dominion Bank, and the Bank of Nova Scotia are following Canadian Association policy requiring all students who want loans to have held accounts with the branch for at least six months.

For students who have previously banked at Credit Unions or Caisse Populaire, they must transfer their accounts before their loans will be negotiated.

Six students have so far been refused loans from Association banks, and Buchanan estimates more in the future.

"The only bank that doesn't hassle students is the Banque Nationale du Canada," said Buchanan, "and I'm urging

students to go to that bank." One thirty year old student

was asked by one bank to bring in her parents when negotiating

her loan.

Last year, over 50 per cent of Laurentian's students were OSAP recipients. This year, according to Buchanan, "these figures will increase substantially because of the bleak employment market students faced this summer."

Though no official announcement has been made, Student Awards officers at Cambrian College and Laurentian University are working to find a solution to the problem.

"Accessibility is already a problem in the North," said Buchanan, "this will stop students from going to school, and enrollment may drop if more students don't get their loans."

The banks want to change the interest rate on loans to one per cent above prime, an increase over current student loan rates.

Meanwhile, students are finding it takes two to three weeks to process their loans instead of the previous few days. □



## Banks Play Scrooge With Loans

by Noreen Rasbach  
from the Varsity

Despite increases in student loan applications, banks are beginning to institute restrictive programs of loan negotiating. Both the Bank of Montreal and the Toronto Dominion Bank have implemented such programs.

The Bank of Montreal has limited both the number of branches in which students can negotiate loans, and the eligibility of students who want to negotiate. The Toronto Dominion Bank has informed its branches that the size of the student loan portfolio can only increase by 10 per cent, after which no more loans will be negotiated.

According to Lynne Carlisle, Manager of Public Affairs of the Toronto Dominion Bank, there are many reasons for the loan restrictions. One reason, said Carlisle, is that loans are "an expensive proposition", costing the banks a lot of money. Because interest rates for student loans are calculated on a six month average for the Canadian Savings Bonds, instead of the prime interest rate (as with normal loans), banks do not make money on student loans, but lose it since administrative costs of negotiation are high.

Carlisle also stated that the Toronto Dominion Bank is limiting its loan portfolio because in previous years, it has had more than its market share of student loans. Thus, the restrictions are being implemented in order to make the Toronto Dominion Bank's market share "fairer," though Carlisle stressed that the bank is still looking after its "social" responsibility.

The Bank of Montreal is only allowing students who have been customers for six

months or who have currently negotiated loans through the bank to negotiate a 1982 loan. Also, negotiations can only be made at sixteen branches throughout Ontario. In Toronto, students must go to the Front and Yonge Street branch until October 4, after which negotiations can only

take place at a centre set up at Don Mills Road and Eglinton Avenue.

According to Langevin Cote, Public Affairs Officer at the Bank of Montreal, restrictions in branches and eligibility are necessary to increase "administrative efficiency." Because of the expense of student

loans negotiations, the bank of Montreal has to centralize administration to cut costs, Cote added.

Guy Wright, an officer of the Canadian Federation of Students - Ontario, stated that the real effects of the banks restrictions will come to a head in October and November, when most students will try to negotiate their loans. Wright also stated that the Toronto Dominion Bank, in setting a 10 per cent loan increase is not acknowledging the increase in applications of students loans, which is now about 31 per cent.

Wright also cited an example of bank's pressure tactics to increase the student loans interest rates, in a letter from the Canadian Bankers Association to Gerald Regan, Secretary of State. The letter asks for a change in calculations of student loan interest rates. Regan's office discussed the situation with the Canadian Federation of Students (CFS) and will ask the banks to continue to be good corporate citizens and lose money.

Patrick Phillips, Financial Aid Director at the University of Toronto, stated that he has not heard of students being denied loans yet, but the problem will not arise until late September. Phillips believes that students will have a hard time negotiating loans especially because of the limited locations and hours of banks.

Frances Lamb, Ontario Student Aid Administration Liaison Officer, foresees problems in negotiating loans because of the restrictions but believes that "in the long run, students will find a bank who will negotiate their loans."

However, the process may end up 'being a pain for students.'

